



P.O. Box 1706
 Scottsbluff, NE 69363-1706
 www.myAuroraLoan.com

June 6, 2010

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U.S. BANKRUPTCY COURT
 MARY A. SCHOTT, CLERK

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 U S BANKRUPTCY COURT
 DISTRICT OF NEVADA
 LLOYD D GEORGE FEDERAL BLDG
 333 LAS VEGAS BLVD S
 LAS VEGAS NV 89101

RE: Notice of Intent to Change the Interest Rate
 And/or Payment on Your Adjustable Rate Mortgage

Loan No. XXXXXX8347
 Index: 6 Mo London Interbank Rates (Libor) 1st Bus Day Mo
 Bankruptcy case No. 10-17108
 Mortgagor: Guadalupe Robles

Dear Customer(s):

According to the terms of your Adjustable Rate Mortgage ("ARM") the interest rate on your loan will change from 5.87500% to 3.00000% on July 1, 2010, and every 6 month(s) thereafter. Your new interest payment will change from \$1,480.35 to \$755.92 on August 1, 2010, and every 6 month(s) thereafter.

The current interest rate was based on an Index Value of 0%. To determine your new interest rate we added 2.25000% to the Current Index Value of .75188% as of June 1, 2010, as stated in your ARM Note. This was then rounded to the nearest .12500%. This sum is the new interest rate of 3.00000%. The interest rate at the first Change Date will not be greater than 11.87500% nor less than 2.25000%. Thereafter, the new interest rate may not be more than 6.00000% or less than 6.00000% of the prior interest rate of 5.87500%. The original interest rate of your mortgage was 5.87500%. This interest rate may not be increased to more than 11.87500% during the life of the loan. This interest rate may not be decreased to less than 2.25000% during the life of the loan.

The new interest payment of \$755.92 was calculated according to the amortized principal balance of \$302,369.86, the new interest rate of 3.00000% and a remaining term of 300 months. The new total monthly payment will be reflected accordingly in your monthly billing statement.

Principal and interest payments will be required on your loan beginning on the date your interest only period ends, as stated in your loan documents, and those principal and interest payments will change every 6 month(s) thereafter.

This new payment amount does not include sums that may be due for taxes and insurance premiums. If your loan is an escrowed loan, meaning your monthly payment includes an amount to pay taxes and insurance premiums as they become due, they will be reflected in the billing statement you receive for the August 1, 2010 payment. Your estimated outstanding principal balance*, as of August 1, 2010, is \$302,369.86, assuming all payments due and owing have been paid.

*The estimated principal balance is calculated on the payment of the MINIMUM payment due each month. If you make payments higher than the minimum payment, your principal balance may be lower than what is quoted in this letter.

In addition, your ARM Note may contain a prepayment penalty rider pursuant to which a prepayment penalty might be due in the event you make a partial principal prepayment or pay your entire loan balance in full prior to maturity. Please contact our office if you are interested in paying your loan in full and would like to know if a prepayment penalty would be due.

Please review your loan documents and disclosure information to clarify any item about which you have questions. If you need additional explanation, please contact one of our Customer Service Representatives at the address above or by calling 800-550-0508.

Sincerely,

Special Loan Department
 Aurora Loan Services

Aurora Loan Services is a debt collector. Aurora Loan Services is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.